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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/414,731	10/08/1999	RAVI GANESAN	33500-19C	3780

7590 08/16/2002

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EXAMINER

FULTS, RICHARD C

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 08/16/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	09/414,731	GANESAN ET AL.
	Examiner Richard Fults	Art Unit 3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 08 October 1999.

2a) This action is **FINAL**.                            2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

4) Claim(s) 1-27 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 1-27 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on \_\_\_\_\_ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

#### Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some \* c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

#### Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_.

4) Interview Summary (PTO-413) Paper No(s) \_\_\_\_\_.

5) Notice of Informal Patent Application (PTO-152)

6) Other: \_\_\_\_\_

DETAILED ACTION

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Remington et al (US 6,070,150 A) (hereinafter Remington) in view of Lemay, Teach Yourself Web Publishing With HTML 3.0 in a Week, 1996 (hereinafter Lemay) , and Wall Street \*E Banking, 1/7/1997 (hereinafter Wall).

3. Applicant is generally claiming a combination aggregation and individual bill presentment and payment system using hyperlinks to cross connect the two respective sources of information for a number of customers, with each source presenting different sets of data contained in a general customer information database (design choice).

**Remington discloses** (see at least columns 1-20 and in particular columns 3-8 and 16-17) claims 1-27 regarding the various methods, steps, and computer and database systems for bill presentment and payment in different formats, transmitted over the internet from a biller (payee) to multiple consumers, including the same process for an aggregator of such billers, and including the concept of using the presentment process as a vehicle for communicating additional information to the

consumer such as billing and sales information and advertisements and hyperlinks to other internet sites, all information being customized in whatever format the biller decides is appropriate (design choice) to accomplish the bill presentment and payment process, with whatever information data combination for each consumer that may be desired or is compatible with various accounting systems or as deemed as being artistic in nature, including email communications to the consumer relative to his account as deemed appropriate by the biller, and including the computer systems for hyperlinked cross access of bill presentment and payment information. Remington generally describes the capabilities of the internet to cross access information through hyperlinks to sites and databases, but Remington does not fully describe these capabilities.

However it would have been obvious to one skilled in the art at the time of the invention to use cross linked hyperlinks to enable the consumer to access information at the sites of both the aggregator and the payee from each other's sites because that would be common sense, knowing that a consumer would want to contact the original payee in the event of questions about their bill, as the aggregator would not normally know the details the payee would, and the payee would not normally have the latest status of payment that the aggregator would, and each would have a different set of data from the consumer database to present to each individual consumer at their site.

**Lemay** discloses (see at least pages 4-11 and 114-115) all of the internet capability features contained in claims 1-27, and teaches that the world wide web of the internet: is a hypertext information system, is graphical and easy to navigate, is cross platform, is distributed, is dynamic, can access many forms of internet information, and is interactive, and that lists of items contained on a web page can be made to have built-in hyperlinks to other web site embedded in the item title or description. One example of the latter could be a list of payees on a bill aggregator's email to a consumer (or the name of the bill aggregator listed on the website of the payee) showing how much is due to the payee by the consumer, with a hyperlink embedded in each payee's name so that to communicate with that specific payee all the consumer has to do is to click on the name with a computer mouse and they can either go into an email mode

with the screen ready to accept an email message to the payee, or be directed to the website of the payee and have access to the consumer's account information in whatever format the payee has deemed as appropriate for that particular consumer, displaying whatever set of consumer information the payee has decided upon, or by clicking at the payee's site on the name of the bill aggregator to review the information contained there or to communicate with them via email. Another example would be the ability to click on a specific payee's total amount due or a description title in the aggregator's bill presentment that says "more detail" to see as much information as the aggregator is willing to provide, with possibly an additional title besides each payee name that says "pay now" that can be clicked by the consumer.

However it would have been obvious to one skilled in the art at the time of the invention to use cross linked hyperlinks to enable the consumer to access information in different formats at the sites of both the aggregator and the payee from each other's sites because that would be common sense and a very simple procedure (most popular communications software programs have had this hyperlink enabling feature built-in as a standard feature), knowing that a consumer would want to contact the original payee in the event of questions about their bill, as the aggregator would not normally know the details the payee would, and the payee would not normally have the latest status of payment that the aggregator would, and each would have a different set of data from the consumer database to present to each individual consumer at their site.

**Wall** discloses (see pages 1-3) claims 1-27 regarding a bill presentment system called MyBillCenter that describes how simple their system is to receive, review, and pay bills presented on the internet in different formats, which system incorporates the features described in Remington and Lemay and contained in claims 1-27.

However it would have been obvious to one skilled in the art at the time of the invention to use cross linked hyperlinks to enable the consumer to access information in different formats at the sites of both the aggregator and the payee from each other's sites because that would be common sense, knowing that a consumer would want to contact the original payee in the event of questions about their bill, as the aggregator

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would not normally know the details the payee would, and the payee would not normally have the latest status of payment that the aggregator would, and each would have a different set of data from the consumer database to present to each individual consumer at their site.

4. Claims 1-27 are rejected under 35 USC 103(a) as obvious over Remington in view of Lemay and Wall. Because it would have made common sense and provided a more flexible and cost efficient system of bill present and payment communications to the consumer, it would have been obvious to one skilled in the art at the time of the invention to add the teachings of Lemay and Wall to those of Remington, and to add those of Remington to those of the others for the same reason.

5. Note is taken by the examiner that should the applicant find objectionable any statements made herein by the examiner regarding inherency, implicitness, obviousness, or Official Notice, Applicant can make a proper challenge to those statements only by providing adequate information or argument so that on its face it creates a reasonable doubt regarding the circumstances justifying those statements: a simple response requesting a reference without doing so, or a response that fails to logically refute the basic assumptions underlying the justification, will result in an improper and failed challenge and those unchallenged statements will remain the record of the case. Applicants must seasonably challenge those statements in the first response following an Office Action. If an applicant fails to do so, his right to challenge them is waived.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard Fults whose telephone number is 703-305-5416. The examiner can normally be reached on weekdays from 8:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached on (703)-308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

  
RCF

8/9/2002

  
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